

**UNITED STATES DISTRICT COURT  
DISTRICT OF MAINE**

**U.S. Bank Trust, N.A., as Trustee for LSF9  
Master Participation Trust**

**Plaintiff**

**vs.**

**Christopher A. Rainey**

**Defendant**

**Civil Action No. 2:23-cv-00195-LEW**

**JUDGMENT OF FORECLOSURE AND SALE**

(TITLE TO REAL ESTATE IS INVOLVED)

47 Birch Lane, Warren, ME

Book: 3840, Page 190

This matter came before the Court for a testimonial hearing on Plaintiff's Motion for Default Judgment on October 6, 2023. Plaintiff, U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust, was present and represented by Reneau J. Longoria, Esq. Defendant, Christopher A. Rainey, did not appear.

All persons interested having been duly notified in accordance with the law, and after hearing, the Plaintiff's Motion for Default Judgment is GRANTED. Count II - Breach of Note, Count III - Breach of Contract, Money Had and Received, Count IV - Quantum Meruit, and Count V - Unjust Enrichment are hereby **DISMISSED** without prejudice at the request of the Plaintiff. **JUDGMENT** on Count I - Foreclosure is hereby **ENTERED** as follows:

1. If the Defendant or his/her heirs or assigns pay U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust ("U.S. Bank") the amount adjudged due and owing (\$156,105.96) within 90 days of the date of the Judgment, as that time period is

calculated in accordance with 14 M.R.S. § 6322, U.S. Bank shall forthwith discharge the Mortgage and file a dismissal of this action on the ECF Docket. The following is a breakdown of the amount due and owing:

<u>Description</u>	<u>Amount</u>
Principal Balance	\$139,401.73
Interest	\$3,665.76
Unpaid Late Charges	\$190.60
Escrow Advance	\$3,303.72
Recoverable Corporate Advance	\$2,513.00
Balance	
<b>Grand Total</b>	<b>\$156,105.96</b>

2. If the Defendant or his/her heirs or assigns do not pay U.S. Bank the amount adjudged due and owing (\$156,105.96) within 90 days of the judgment, as that time period is calculated in accordance with 14 M.R.S. § 6322, his/her remaining rights to possession of the Warren Property shall terminate, and U.S. Bank shall conduct a public sale of the Warren Property in accordance with 14 M.R.S. § 6323, disbursing the proceeds first to itself in the amount of \$156,105.96 after deducting the expenses of the sale, with any surplus to the Defendant or the heirs or assigns, in accordance with 14 M.R.S. § 6324. U.S. Bank may not seek a deficiency judgment against the Defendant pursuant to Plaintiff's waiver of deficiency at trial.
3. In the event that the Defendant, and anyone occupying the premises, do not vacate the property upon termination of his/her right to possession, U.S. Bank may reopen this matter to seek a Writ of Assistance and/or Writ of Possession to be served by the U.S. Marshals Service pursuant to Federal Rule of Civil Procedure 4.1(a) consistent with this Judgment.
4. Pursuant to 14 M.R.S. § 2401(3)(F), the Clerk, if requested, shall sign a certification after the appeal period has expired, certifying that the applicable period has expired

without action or that the final judgment has been entered following appeal.

5. The amount due and owing is \$156,105.96.
6. U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust has first priority, in the amount of \$156,105.96, pursuant to the subject Note and Mortgage and there are no parties in interest other than the Defendant who has second priority.
7. The prejudgment interest rate is 3.37500%, *see* 14 M.R.S. § 1602-B, and the post-judgment interest rate is 10.73%, *see* 28 U.S.C. § 1961.
8. The following information is included in this Judgment pursuant to 14 M.R.S. § 2401(3):

	<b>PARTIES</b>	<b>COUNSEL</b>
PLAINTIFF	U.S. Bank Trust, N.A., as Trustee for LSF9 Master Participation Trust 13801 Wireless Way Oklahoma City, OK 73134	Reneau J. Longoria, Esq. Doonan, Graves & Longoria, LLC 100 Cummings Center Suite 303C Beverly, MA 01915
DEFENDANT	Christopher A. Rainey 47 Birch Lane Warren, ME 04864	Pro Se

- a) The docket number of this case is No. 2:23-cv-00195-LEW.
- b) The Defendant, the only parties to these proceedings besides U.S. Bank, received notice of the proceedings in accordance with the applicable provisions of the Federal Rules of Civil Procedure.
- c) A description of the real estate involved, 47 Birch Lane, Warren, ME 04864, is set forth in Exhibit A to the Judgment herein.
- d) The street address of the real estate involved is 47 Birch Lane, Warren, ME 04864.

The Mortgage was executed by the Defendant, Christopher A. Rainey on August 8, 2007. The book and page number of the Mortgage in the Knox County Registry of Deeds is Book 3840, Page 190.

- e) This judgment shall not create any personal liability on the part of the Defendant but shall act solely as an in rem judgment against the property, 47 Birch Lane, Warren, ME 04864.

SO ORDERED.

Dated this 10th day of October, 2023.

/s/ Lance E. Walker  
UNITED STATES DISTRICT JUDGE